

REMARKS

This Response is filed in reply to the Office Action dated October 6, 2004, which is an Election/Restriction. The Examiner asserted that the application contains two groups of inventions that are not so linked as to form a single general inventive concept. The groups provided by the Examiner are as follows:

Group I, claims 1-9 and 17-21; and

Group II, claims 10-16 and 22-24.

In response, Applicant provisionally elects, with traverse, Group II, claims 10-16 and 22-24. Applicant respectfully suggests that the Examiner's classification of Group I and Group II claims as class 705, subclass 35 and subclass 37, respectively, would indicate that the Groups are not distinct in that subclass 37 is indented under subclass 35. Applicant submits that both groups of claims relate to methods or systems wherein contingencies (e.g., an environmental condition in claim 1) affect payments related to a contingent security or other instrument.

Conclusion

Applicant considers the Response herein to be fully responsive to the referenced Office Action. Based on the above Remarks, it is respectfully submitted that this application is in condition for allowance. Accordingly, allowance is requested. If there are any remaining issues or the Examiner believes that a telephone conversation with Applicant's attorney would be helpful in expediting the prosecution of this application, the Examiner is invited to call the undersigned at 617-832-1175.

Respectfully submitted,

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